## Cottage Hose annual report

Cottage Hose Co. 1983 ambulance report is as follows:

The ambulance logged 896 calls during 1983.

Calls are as follows: St. Joseph's - 408; Carbondale General - 297; CMC - 22; Mercy - 14; Moses Taylor - 6; Scranton State - 3; Mid-Valley - 3; Wayne Memorial - 1.

Transports - 92. Standby's - 12. DOA's - 17; Refusals - 21. Hurst Tool was used 5 times.

The primary ambulance, A-10, traveled 7654 miles using 1369 gallons of gas. The second ambulance, A-6, traveled 1173 miles using 220.3 gallons of gas.

The rescue truck, A-9, traveled 383 miles using 1662.40 gallons of gas.

Be selfish with your valuables. Insure yourself against a theft. Ask about our low cost policy.

**Price Insurance Agency**
34 N. Church St., Carbondale
282-3040


## Lakeland GED info available

Former Lakeland students who have not met graduation requirements may receive their diploma by successfully completing G.E.D. Testing. Information on this program in available at the Lakeland Guidance from Anthony Spataro. The program is tentatively scheduled for February, 1984.


**RELOCATION OF OFFICES**

THE BODY HUMAN, Contemporary Health

Services, a division of NEW Medical Services, with offices in Carbondale, Clarks Summit and Honesdale, announces the consolidation of its Honesdale and Carbondale facilities at the home office, 74 Lincoln Avenue in Carbondale until completion of permanent new facilities currently under development. The Honesdale offices will be closed Tuesday, February 14.

Appointments can be made for the Honesdale Carbondale or Clarks Summit Offices by calling: 253-6550, 282-5888 or 586-2229

The Body Human Clinic specializes in problems of weight control and related medical and environmental problems, environmental, hemical and food allergies, nutrition, and counselling in various problems of personal and family living.


REPORT OF CONDITION

### THE FIRST NATIONAL BANK OF JERMYN

In the state of Pennsylvania, at the close of business on December 31, 1983, published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161

Charter number 6158 Comptroller of the Currency 2nd District

| Statement of Resources and Liabilities | | Thousands Of Dollars |
|---|---|---|
| ASSETS | | |
| Cash and due from depository institutions | | $ 7,428 |
| U.S. Treasury securities | | 31,885 |
| Obligations of States and political subdivisions in the United States | | 16,704 |
| Other bonds, notes, and debentures | | 25 |
| Federal Reserve stock and corporate stock | | 114 |
| Federal funds sold and securities purchased under agreements to resell | | 200 |
| Loans, Total (excluding unearned income) | 52,265 | |
| Less: Allowance for possible loan losses | 609 | |
| Loans, Net | | 51,656 |
| Bank premises, furniture and fixtures, and other assets representing bank premises | | 1,609 |
| Real estate owned other than bank premises | | 884 |
| Other assets | | 1,988 |
| TOTAL ASSETS | | 112,493 |
| LIABILITIES | | |
| Demand deposits of individuals, partnerships, and corporations | | 12,166 |
| Time and savings deposits of individuals, partnerships, and corporations | | 87,289 |
| Deposits of United States Government | | 99 |
| Deposits of States and political subdivisions in the United States | | 1,003 |
| Certified and officers' checks | | 758 |
| TOTAL DEPOSITS | | 101,315 |
| Total demand deposits | 13,199 | |
| Total time and savings deposits | 88,116 | |
| Mortgage Indebtedness and liability for capitalized leases | | 1,368 |
| Other liabilities | | 1,069 |
| TOTAL LIABILITIES | | 103,752 |
| EQUITY CAPITAL | | |
| Com stock No shares authorized | 128,496 | |
| No shares outstanding | 128,496 | |
| (par value) | | 803 |
| Surplus | | 3,000 |
| Undivided profits | | 4,938 |
| TOTAL EQUITY CAPITAL | | 8,741 |
| TOTAL LIABILITIES & EQUITY CAPITAL | | 112,493 |
| MEMORANDA | | |
| Amounts outstanding as of report date: | | |
| Time certificates of deposit in denominations of $100,000 or more | | 3,411 |
| Other time deposits in amounts of $100,000 or more | | 200 |
| Average for 30 calendar days (or calendar month) ending with report date: | | |
| Cash and due from depository institutions | | 5,813 |
| Federal funds sold and securities purchased under agreements to resell | | 734 |
| Total loans | | 50,499 |
| Time certificates of deposits in denominations of $100,000 or more | | 3,208 |
| Total deposits | | 98,996 |
| Federal funds purchased and securities sold under agreements to repurchase | | 10 |
| Total assets | | 110,434 |

I, Martha Myshak, Vice President and Cashier of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

MARTHA MYSHAK
January 24, 1984

We, the undersigned directors, attest the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief is true and correct.

I. LEO MOSKOVITZ
GARFIELD G. THOMAS Directors
KUZMA LESCHAK, JR.

## Smoke Rings

By Thotto

USA Network's seven-game Monday Night NHL slate for February features a possible preview of the Stanley Cup Finals as the Edmonton Oilers visit the New York Islanders on February 7 at 8 p.m. ET.

The Oilers, led by scoring leaders Wayne Gretzky and Jari Kurri, posses the league's most explosive offense and best overall won-lost record. The Islanders have a potent scoring weapon of their own in perennial All-Star Mike Bossy and are seeking a record-tying fifth consecutive Stanley Cup.

Other February games on USA will feature league powers Quebec, Buffalo, Boston, Philadelphia and New York Rangers.

The complete schedule follows: Sunday, 2-5, Quebec at Buffalo, 7 p.m. ET; Tuesday, 2-7, Edmonton at NY Islanders, 8 p.m. ET; Monday, 2-13, Los Angeles at Montreal, 7:30 ET; Sunday, 2-19, Philadelphia at NY Rangers, 7:30 p.m. ET; Monday, 2-20, Los Angeles at Minnesota, 8:30 p.m. ET; Sunday, 2-26, NY Islanders at Philadelphia, 7 p.m. ET; Monday, 2-27, Boston at Buffalo, 7:30 p.m. ET.

USA's 1983-84 Monday Night NHL schedule includes 33 regular season games; 20-25 post-season contests, including the entire best-of-seven Stanley Cup Finals; and the league's All Star game.

USA Network is seen in more than 21 million homes nationwide.

A new casting competition headlines the events anglers will see at the 29th annual Eastern Sports and Outdoor Show. The show is slated for the State Farm Show Building, Harrisburg, from February 4 through 12.

According to Show manager Bruce Goldweitz, the Keystone Casting Competition will be held daily at the casting pool in the Main Hall beginning at 6 p.m. The contest is sponsored by the Pennsylvania Fish Commission.

The casting competition is a speed-and-accuracy contest. Each competitor has 60 seconds to cast a ⅝-ounce plug as many times as possible into a 2-foot or a 10-inch hoop floating 50 feet away.

Rods, reels, line and plugs will be provided. The rods to be used are the open-faced spinning rod, spin-casting rod and bait-casting rod.

Participants may register at the Fish Commission Booth (426) in the West Hall, until 5:30 p.m. The registration fee is $2.00 for adults; youth may participate for free.

## Monticello names new general manager

Joe Lando

Joe Lando will assume the responsibilities of general manager at Monticello Raceway for owner Buddy Berenson.

A native of Daytona Beach, Fla., Lando joined forces with Berenson when the new Monticello Raceway owner purchased Hartford Jai-Alai in 1981.

Lando, 37, has had 15 years experience in greyhound Jai-Alai and thoroughbred operations. He was money room manager and assistant mutuel manager at Seminole Turf Club in Orlando, Fla., from 1974 to 1976. From there he went with Delaware North working as money room manager and assistant director of pari-mutuels at their thoroughbred track, Finger Lakes, in Canandaigua, N.Y. In 1981 he was mutuels director and assistant general manager at Berenson's Hartford (Ct.) Jai-Alai and served as general manager at Berenson's Belmont (N.H.) greyhound track for the past two years.

A 1969 graduate of Mainland High School in Daytona Beach, Fla. Lando attended Daytona Junior College and the University of Florida. He graduated Bethune-Cookman College in 1970.

"Joe has varied experience in all forms of pari-mutuels," said Buddy Berenson. "His youth and exuberance will blend with his wide experience."

Lando is married and the father of a six-year-old son. He will be relocating in the Monticello area.

## Government offers free catalog of books

The U.S. Government Printing Office has released a free catalog of almost 1,000 of the Government's bestsellers. Official sales agent for the U.S. Government publications, the GPO stocks more than 16,000 titles, including 550 subscriptions. To create this catalog, popular and general-interest titles were selected from this inventory. Featuring books on children, energy, gardening, history, space travel, and more, the illustrated, annotated catalog is designed to make Government books more accessible to the general public.

The U.S. Government Books catalog is part of an extensive program being undertaken by the Government Printing Office to make Americans aware of the information resources available to them through Government publications. The catalog may be obtained by writing New Catalog, P.O. Box 37000, Washington, DC 20013.


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Life insurance salesmen

## The pros can make a good living but it takes ability, hard work

Ralph Althouse

Joe Lavery

By MIKE PETROVSKY

The cost of just about everything has gone up in the past ten years, that is, everything except life insurance.

The cost of a life insurance policy today compared to a similar one purchased a decade ago has actually dropped because people, on the average, are living longer and longer and as a result, are making more payments on their policies. Also, the insurance companies are earning a higher rate of return on the premiums which they invest.

This is good news for those in the market for life insurance but what about the life insurance salesman working on s straight commission basis? Has his salary been affected by the reduced cost of life insurance?

The NEWS asked two local life insurance salesmen for their opinion -- Ralph Althouse, an agent with Prudential Life Insurance, Honesdale, and Joseph Lavery, agency manager for People's Life, Blakely.

Both men agreed that the decrease in the cost of life insurance has meant a decrease in commission on a particular size policy, but they said it had little or no effect on their income.

"People are insuring themselves for more money," Althouse said. "Before the average head of the household felt secure with a policy between $5,000 and $10,000. Now that same person is taking out a policy between $50,000 and $100,000." So even though the cost per $1,000 of insurance has dropped (and the commission) because larger face amounts of life insurance are being bought the agent earns more now than ever before.

At People's Life the average agent is making $20,000 a year according to Joseph Lavery who added that now more people buy insurance. He said that recent industry statistics show that two-thirds of all American families have some form of life insurance which represents an increase in life insurance sales of about 41.9 percent. About 50 percent of that increase was life insurance sold by agents.

Not all life insurance agents earn five figure annual incomes, however, he and Althouse agreed that industry statistics also show a high turnover rate among life insurance salespeople. They said the high turnover rate among agents is not representative of most reputable firms, but refers more to the untrained "policy peddlers" who do not take the time to analyze a customer's financial situation or life insurance need before recommending a policy.

Both men agreed that it takes a special type of person to sell life insurance. "Life insurance sales is a proven industry,' Lavery said, "but it calls for a very disciplined person."

To find that person Lavery, who does recruiting and training for People's Life, explained that a person must go through a screening process before he or she is hired. The screening process includes personal interviews and paperwork. This is done to determine whether or not a person has "the right stuff" for the job. Lavery said he looks for people who are married, with some college education, preferably in business, and with some sales experience. People who are outgoing, have a large number of friends and are optimistic are also good candidates. Patience should be another attribute of someone wishing to break into the life insurance field considering the hiring process alone can take weeks or months to complete.

"For every four applicants three don't make it," Lavery said. "The company spends a lot of time and money to train that one person."

Once a person is hired at People's Life he begins a two year insurance underwriters' training course and receives a $300 per week projected salary earned from the commission he makes on sales during the training period. The apprentice agent should begin selling policies within the first two week after he is hired. Lavery estimates that new agents make on the average $400 a week in commissions for the first two years which he said should be a peak sales period in a life insurance man's career.

Ralph Althouse, who has been in management for 13 years, said the Prudential also has training programs and said the training really never ends. "I've been in the business for 29 years and I'm still studying life insurance."

Althouse sympathized with the problems of many young insurance men saying that they often feel inadequate because of their inexperience. He said the reason for this feeling among new agents is partially because the life insurance business has become more complex.

"Heinz say they have 57 varieties. At Prudential we have 157 different varieties of life insurance."

Althouse said with Prudential's new variable life policy, a type of insurance that allows policyholders to invest their monthy payments, an agent must have a good working knowledge of stocks, equities, bonds and money market certificates.

Lavery added that some agents are really life insurance brokers. If an agent encounters a person who does not pass the required physical for a regular life insurance policy for example the agent should make every effort to find another one to suit the prospective customer's needs even if it means going to another life insurance company.

Both insurance men agreed that long working hours and the growing amount of complexities in the life insurance business have contributed to agent attrition even at their companies. Life insurance sales is not a 9 to 5 job. Agents must make house calls on prospective buyers on weekends or nights since most people work during the day.

However, all is not hard work for the salesmen. If he's good he will receive recognition from his company in the form of promotions, cash bonuses, expense-paid vacations, plaques and trophies.

Another aspect of life insurance sales that makes it attractive is that when an agent sells a life insurance policy he not only receives a commission for the initial sale, he receives a commission each year the policy is renewed.

Lavery and Althouse said that it is conceivable that an insurance man can live comfortably off commissions from policy renewals without having to make many new sales. Judging from the life insurance industry's high turnover rate, however, getting to that point is not easy.

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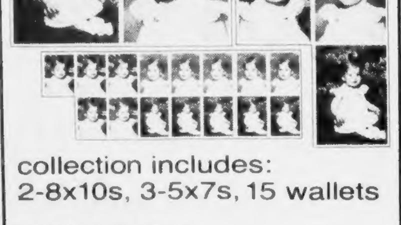

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CARBONDALE

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INTERSTATE 81 - Exit 62. 30 acres.

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FOR SALE - Double house with two car garage in Carbondale. Six and one-half rooms, one side. Five on the other. Separate heating units. $25,000. Call 282-6644 after 3 p.m.

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APARTMENT FOR RENT - Carbondale. Four rooms, two bedrooms. Heat furnished. Yard and off-street parking. Deecke Real Estate, 282-4116.

FOR RENT OR SALE - Two bedroom house in Vandling. 785-5960 during the day, or 785-5129 at night.

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### Legal

"NOTICE is hereby given that Rachel L. Wallis, Box 1344, Fell Township, RD. 2, Carbondale, Lackawanna County, Pennsylvania, filed with the Secretary of the Commonwealth of Pennsylvania, on January 17, 1984, an application for registration of the fictitious name, WALLIS GENERATOR SERVICE; the principal place of business will be at Fell Township, RD. 2, Carbondale, Pa., 18407.

B.J. Brown, Attorney

FEB. 1

ACTION TO QUIET TITLE

TO: WILLIAM LINDSEY, his heirs, devisees, successors and assigns, and all other persons claiming by right, title or interest in and to the land herinafter described:

You are hereby notified that THOMAS J. BONACCI and CYNTHIA D. BONACCI, his wife, have filed a Complaint in an Action to Quiet Title in the Court of common Pleas of Lackawanna County, Civil, to No. 84-CIV-343, setting that they are the owners in fee simple of the following described parcels of land:

ALL that certain piece or parcel of land adjoining the first percel herinbefore described, and being hertofore known as land of William Lindsay, more particularly bounded and described as follows, to wit:

Beginning at a point on the northwesterly edge of Mill Street in the City of Carbondale, said point being distant sixty-seven and six-tenths (76.6) feet on a course of South Forty-one and one-half Degrees West (S. 41½ W.) from the intersection of the southerly edge of Seventh Avenue and the northwesterly edge of Mill Street, said point also being the southerly corner of Parcel 1 herinbefore described; thence continuing along the northwesterly line of Mill Street one hundred one (101) feet in a southwesterly direction to a point; thence in a northwesterly direction a distance of forty (40) feet to a point; thence in a northeasterly direction a distance of ninety-nine (99) feet to a point on lands now or late of Delaware & Hudson Canal Company left open for a lane; thence along the southerly terminus of said alley and lands of Brennan South Fifty-seven Degrees East (S. 57 degrees E.) forty-five and two-tenths (45.2) feet to the point or place of beginning, last-mentioned line being common division between Parcel 1 and 2 of this conveyance.

The Court has ordered that service of said Complaint shall be made upon you by publication, and you are required to plead to the Complaint within twenty (20) days of date of publication. If you fail to plead, judgement will be entered against you and the Plaintiffs will be decreed the owners in fee simple title of the said described premises.

FRANCIS J. WORMUTH
ATTORNEY

Feb 1.

### Help Wanted

GOVERNMENT JOBS - Thousands of vacancies must be filled immediately. $17,634 to $50,112. Call 1-716-842-6000, extension 36894.

PART TIME kitchen help wanted. Call 282-6064 for further details.

SEVERAL PEOPLE NEEDED to help two handicapped people in their home. One person needed 11 p.m. - 7 a.m. for five nights a week, male preferred, but not necessary; one person needed 11 p.m. - 7 a.m. for two nights a week, males preferred, but not necessary. Also, one person needed 3 p.m. - 11 p.m., Saturday through Wednesday, and one person needed to work a split shift two days, 3 to 11 Thursday and Friday, and Saturday and Sunday, 8 to 3. References required. Send references and telephone number to Box 597, Carbondale NEWS, 41 North Church Street.

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THANK YOU, St. Jude, for answering my prayers.
M.C.

THANK YOU, St. Jude, for favors granted.
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### Lost and Found

FOUND - Small male mixed terrier dog in Crystal Lake area. Light brown and black. Owner call 222-3833 or free to good home.

### For Sale

SKIPPY'S, 17 DUNDAFF STREET, 282-9878. Electrical tape, 50 cents per roll. Large discount on men's Hanes underwear and socks. First quality Cannon bath towels, $2.50 each. Dish towels, $1. Face cloths, 55 cents. Dorman's American cheese, $2 per pound, $9.50 five-pound. It's the best. Sharp Italian eating cheese, $4 pound. Murazzi supersata now available.

CUSTOM WINDOW SHADES - 'Lowest Prices in the County' at Crockers. 282-4930. 67 years of service.

FOR SALE - Two ladies winter carcoats. One wool, one leather with pile lining. Size 24½. Reasonably priced. Brand new. 282-5190.

FOR SALE - French Provincial couch and chair. Excellent condition. Color: peach and light brown. Call after 3:30, 282-6562.

FOR SALE - P-155-80-R-13 All Season radial retreads, $26. No trade in needed. Other sizes available. C.R. Case & Sons, Inc., Westside Plaza, Carbondale. 282-0670.

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### NEWS Flea Market

HEAVY DUTY bench drill press. ⅝ chuck, ¾ motor, 12-speed with vise. New. $175. Ice fishing fire can with grates. $5. Phone 489-8107.

## Obituaries

MOYLE, John J., 66, late of 25 River Road, Nutley, N.J., died January 17 in Belleville, N.J.

Born in Carbondale, he was married to the former Lucille Ruddy of Archbald, who survives.

He retired in 1979 from Can Hanovia, Inc., Newark, where he was a foreman. He was a member of the Nutley Elks Lodge. He resided in New Jersey for the last 29 years.

He is also survived by three daughters, Ann, Hackensack, N.J.; Mrs. Mary Mancini, Archbald; Mrs. Patricia DiPietro, Kearney, N.J.; and two brothers, Robert, Sparta, N.J.; and James, Nutley. Also, three sisters, Mrs. Nancy McGrath, Mutley; Mrs. Catherine Wyllie, Nutley; and Mrs. Jean Thompson, Bloomfield, and four grandchildren.

ROTHERFORTH, Cora Mrs., 100, of 817 Main St., Forest City, died January 19 at the home of her granddaughter, Mrs. Robert Swegel, Forest City. Her husband, John died in 1963.

Born in Waymart, daughter of the late Emmett and Esther Minor Gunsauls, she was a member of Forest City United Methodist Church.

Surviving are a daughter, Mrs. Frances Estabrook, Parkesburg, Pa.; three sons, Emmett, Smithville Flats, N.Y.; Cyril, Forest City, and Roy, Uniondale; 11 grandchildren; 23 great-grandchildren; six great-great-grandchildren and nieces and nephews.

HOWELL, Nettie Mrs., 13 Canaan St., died January 19 at home after an illness. She was the wife of Howard Howell.

Born in Greenfied Twp., daughter of the late Walter and Mary Dickey Lee. She was a member of the Berean Baptist Church and the Carbondale Senior Citizens Assoication.

Surviving are three daughters, Mrs. Leona Addley, Carbondale; Loretta and Mary Lucinda Howell, at home; three sons, Harry, Lake Ariel; Allison and Lowell, at home; two brothers, Lee Lee, Harpursville, N.Y.; and William Lee, Greenfied Twp.; eight grandchildren, and nieces and nephews.

BENDERSKY, Michael, Havana St., died January 21 in Moses Taylor Hospital after an illness. His wife is the former Theresa Bianco.

Born in Jessup, son of the late Wassel and Anna Bendersky, he was employed at the Keystone Shoe Factory, Forest City, prior to his retirement and was a member of St. Rose of Lima Church.

Also surviving are three sons, Michael, Monassis, Va.; Dr. Joseph, Richmond, Va. and Ronald, Ann Arbor, Mich.; a daughter, Mrs. Joseph (Diane) Calabro, Clarks Summit; five sisters: Mrs. Rose Bianchi, Waymart; Mrs. Michael Montunous, Mrs. Michael Marcho and Miss Mildred, all of New Jersey and Mrs. Pauline Hiznay, Connecticut; seven grandchildren; several nieces and nephews.


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## Hotline set up for homeowner aid

Rep. Frank Serafini has announced that the Pennsylvania Housing Finance Agency has established a toll-free hotline to answer questions and take the names of prospective applicants for the new Homeowners' Emergency Assistance Program.

The phone number is 1-800-342-2397 and will be used while the agency develops a workable program to carry out the intentions of Act 91 of 1983.

The lawmaker said the agency has also mailed letters to the president judges in each county, explaining the temporary stay of at least 90 days which the new law places on certain foreclosure actions in the Commonwealth.

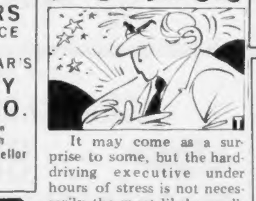
The stay on foreclosure actions is to give PHFA time to develop program guidelines, send notices, provide counseling and develop application forms.

The new law was enacted to help unemployed homeowners who are behind in their mortgage payments through no fault of their own and who face the possibility of foreclosure, Serafini said.

Serafini said commercial properties, businesses, vacant houses, vacation or second homes and houses insured by FHA are not included under Act 91.

Serafini urged all unemployed homeowners who think they may qualify for help to call the toll-free hotline for additional information and to register for application forms and counseling.

### IT'S A FACT!



It may come as a surprise to some, but the hard-driving executive under hours of stress is not necessarily the most likely candidate for a peptic ulcer. Current research indicates that inherited tendencies, heavy smoking and large doses of aspirin are far more likely to contribute to an ulcer.

Another surprising fact about an ulcer is that the best treatment for this disease is not a bland diet and lots of milk. In fact, recent research reveals milk can actually aggravate an ulcer by encouraging the production of gastric acid. Fortunately, doctors now have effective medicines they can prescribe for their ulcer patients. If you have chronic stomach pains, you should see your doctor. If you have an ulcer, your doctor can help.

This information comes from Smith Kline & French Laboratories, a leader in gastrointestinal research and therapeutics.

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